Walter O'Cheskey
Chapter 13 Trustee
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IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
ABILENE DIVISION

IN RE:

DESDA DIANE DOTSON

CASE NO: 12-10352-RLJ-13
HEARING DATE: 10/2/2013
HEARING TIME: 11:00 AM

TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (if required)

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2010-01 and would respectively show unto to the Court as follows:

I.
OBJECTION -- NO PROOF OF CLAIM FILED

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount
011 0 U	ABILENE REGIONAL MEDICAL CENTER	$0.00
014 0 U	BENEFICIAL	$0.00
017 0 U	CAPITAL ONE NA	$0.00
019 0 U	CLINICAL PATHOLOGY ASSOCIATES	$0.00
022 0 U	HSBC/RS	$0.00
025 0 U	MANSFIELD CHIROPRACTIC	$0.00
028 0 U	PORTFOLIO RC	$0.00
030 0 U	ROBERT SCOTT	$0.00
013 0 U	BANK OF AMERICA	$0.00
015 0 U	BRADBURY & NIX	$0.00
018 0 U	CITIBANKNA	$0.00
020 0 U	COLORADO STUDENT LOA/COLLEGE ASSIST	$0.00
023 0 U	LACKS STORS INC	$0.00
026 0 U	METROCARE SERVICES-ABILENE	$0.00
029 0 U	RADIOLOGY ASSOCIATES OF ABILENE	$0.00
056 0 U	SOCIAL SECURITY	$21,355.00

II.
SPECIFIC OBJECTIONS

No Objections

III.
TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
SECURED CREDITORS							
008 0	SANTANDER CONSUMER USA INC	2004 KIA SEDONA	$1,555.68	$5,350.00	6.50%	60	$29.95 PAID BY TRUSTEI
009 0	CITIMORTGAGE	DIRECT PMTS BEIGN 12-2012 /1168 LARNED LANE, ABILENE, TX	$71,382.34	$96,772.00			PD DIRECT BY DEBTOR
010 0	CENTRAL APPRAISAL DISTRICT TAYLOR COUNTY	2012 PROPERTY TAXES/1168 LARNED LANE, ABILENE, TX	$1,311.19	$96,772.00			PD DIRECT BY DEBTOR
051 0	SANTANDER CONSUMER USA INC	2004 KIA SEDONA - WITHDRAWN	$1,555.68	$0.00			CLAIM WITHDRAWN
053 0	CITIMORTGAGE	MORTGAGE ARREARS THRU 11-2012	$136.64	$23,356.00	6.00%	59	$2.93 PAID BY TRUSTEE
PRIORITY CREDITORS							
003 0	INTERNAL REVENUE SERVICE	2009 INCOME TAXES	$1,194.56			60	$22.73 PAID BY TRUSTEI

UNSECURED GENERAL CREDITORS

Trustee Clm#	Creditor Name	Claim Amount
012 0 U	BECKET & LEE LLP *PURCHASES/AMERICAN EXPRESS*	$22,462.30
024 0 U	LVNV FUNDING *PURCHASES/HSBC ARROW FINANCIAL SERVICES*	$490.71
031 0 U	TX GUAR STD *STUDENT LOAN*	$7,560.49
047 0 U	FIRST FINANCIAL BANK *SERVICES/DELINQUENT CHECKING ACCOUNT*	$831.73
016 0 U	BURCHELL DENSON & MORRISON PC *SERVICES*	$735.00
027 0 U	PALISADES COLLECTIONS LLC *PURCHASES/FIRST USA*	$522.13
046 0 U *	INTERNAL REVENUE SERVICE *PENALTY* *Not provided for in confirmed plan.*	$278.30

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

IV.

TRUSTEE'S PLAN MODIFICATION

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

No Modification Needed

/s/ Walter O'Cheskey

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Walter O'Cheskey
Chapter 13 Trustee

NOTICE OF HEARING AND PRE-HEARING CONFERENCE

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 10/2/2013 AT 11:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

VIDEO: US COURTHOUSE ROOM 2201, 3RD & PINE, ABILENE, TEXAS 79604

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2010-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

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Walter O'Cheskey
Chapter 13 Trustee

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 8/13/2013

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

ABILENE REGIONAL MEDICAL CENTER PO BOX 849776 DALLAS TX 75284
AMERICAN EXPRESS AMERICAN EXPRESS SPECIAL RESEARCH PO BOX 981540 EL PASO TX 79998
ASSET ACCEPTANCE LLC PO BOX 1630 WARREN MI 48090
BANK OF AMERICA ATTN: RECOVERY DEPARTMENT 4161 PEIDMONT PKWY GREENBORO NC 27410
BECKET & LEE LLP ATTORNEYS AT LAW 16 GENERAL WARREN, PO BOX 3001 MALVERN PA 19355
BENEFICIAL PO BOX 8633 ELMHURST IL 60126
BRADBURY & NIX 341 HICKORY SUITE 101 ABILENE TX 79601
BRADBURY & NIX PO BOX 59 ABILENE TX 79604
BURCHELL DENSON & MORRISON PC 2 VILLAGE DR STE 200 ABILENE TX 79606
CAPITAL ONE NA CAPITAL ONE BANK -USA NA PO BOX 30285 SALT LAKE CITY UT 84130
CENTRAL APPRAISAL DISTRICT TAYLOR COUNTY PO BOX 1800 ABILENE TX 79604
CITIBANKNA PO BOX 769006 SAN ANTONIO TX 78245
CITIMORTGAGE PO BOX 6030 SIOUX FALLS SD 57117
CITIMORTGAGE PO BOX 688971 DES MOINES IA 50368
CLINICAL PATHOLOGY ASSOCIATES PO BOX 3138 ABILENE TX 79604
COLORADO STUDENT LOA/COLLEGE ASSIST 1560 BROADWAY STE1700 DENVER CO 80202
DESDA DIANE DOTSON 1168 LARNED LANE ABILENE TX 79602
FIRST FINANCIAL BANK ATTN SARAH BROTHERS PO BOX 701 ABILENE TX 79604
FIRST FINANCIAL BK NA 400 PINE ST ABILENE TX 79601
HSBC/RS ATTN: BANKRUPTCY PO BOX 5263 CAROL STREAM IL 60197
INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA PA 19101
INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19101
IRS DEPARTMENT ATTN DOROTHY SHIELDS 1100 COMMERCE MAIL CODE 5027 DALLAS TX 75242
JEREMI K YOUNG 112 WEST 8TH AVE, SUITE 900 D AMARILLO TX 79101
LACKS FURNITURE 1600 NE LOOP 410 STE 112 SAN ANTONIO TX 78209
LACKS STORS INC ATTN BANKRUPTCY LEGAL DEPARTMENT PO BOX 33158 SAN ANTONIO TX 78265
LVNV FUNDING C/O RESURGENT CAPITAL SERVICES PO BOX 10587 GREENVILLE SC 29603
MANSFIELD CHIROPRACTIC 1071 COUNTRY CLUB DR MANSFIELD TX 76063
MCCREARY VESELKA BRAGG & ALLEN PO BOX 1269 ROUND ROCK TX 78680
MEDICAL DATA SYSTEMS I ATTN: BANKRUPTCY 2001 9TH AVE STE 312 VERO BEACH FL 32960
MER&PRO CR B PO BOX 140675 AUSTIN TX 78714
METROCARE SERVICES-ABILENE PO BOX 26018 DEPT 8037 BEAUMONT TX 77720
MICHAEL REED MCCREAY VESELKA ET AL PO BOX 1269 ROUND ROCK TX 78680
MICHAEL REED OR LEE GORDON PO BOX 1269 ROUND ROCK TX 78680
PALISAD COLL ATTN: BANKRUPTCY DEPARTMENT PO BOX 1244 ENGLEWOOD CLIFFS NJ 07632
PALISADES COLLECTIONS LLC VATIV RECOVERY SOLUTIONS PO BOX 40728 HOUSTON TX 77240
PORTFOLIO RC ATTN BANKRUPTCY PO BOX 41067 NORFOLK VA 23541
PORTFOLIO RECOVERY ASSOCIATES LLC PO BOX 41067 NORFOLK VA 23541
RADIOLOGY ASSOCIATES OF ABILENE PO BOX 2898 ABILENE TX 79604
ROBERT SCOTT 1201 WHEATSTRAW RD AMARILLO TX 79118
SANTANDER CONSUMER USA INC DBA CITIFINANCIAL AUTO CREDIT INC PO BOX 560284 DALLAS TX 75356
SANTANDER CONSUMER USA INC DBA CITIFINANCIAL AUTO CORP PO BOX 961245 FORT WORTH TX 76161
SANTANDER CONSUMER USA PO BOX 961245 FT WORTH TX 76161
SOCIAL SECURITY 00000
TAYLOR CO CENTRAL APPRAISAL DISTRICT 1534 SOUTH TREADWAY BLVD ABILENE TX 79602
TGSLC PO BOX 83100 ROUND ROCK TX 78683
THE YOUNT LAW FIRM 112 W 8TH AVE STE 900-D AMARILLO TX 79101
TX GUAR STD TG/ATTN BANKRUPTCY DEPT PO BOX 659602 SAN ANTONIO TX 78265
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530
WEST CENTRAL TEXAS COLLECTION BUREAU PO BOX 2586 ABILENE TX 79604
WEST CENTRAL TX COLL B PO BOX 2586 ABILENE TX 79604